Case 17-17554-amc Doc 111 Filed 09/20/23 Entered 09/21/23 00:29:58 Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 17-17554-amc Hampton Lee Chapter 13

Yvonne Bullock-Lee

Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Form ID: 3180W Total Noticed: 14 Date Rcvd: Sep 18, 2023

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2023:

Recip ID **Recipient Name and Address**

+ Hampton Lee, Yvonne Bullock-Lee, 6040 N. 19th Street, Philadelphia, PA 19141-1316 db/jdb

14051460 + FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 2

$Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
smg	Eman Text, megan.narper @ pima.gov	Sep 18 2023 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14068166	Email/PDF: resurgentbknotifications@resurgent.com	Sep 18 2023 23:52:44	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
	Email/Text: megan.harper@phila.gov	Sep 18 2023 23:50:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
14113426 +	EDI: IRS.COM	Sep 19 2023 03:50:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14068691	Email/Text: jefdun@gmail.com	Sep 18 2023 23:50:00	JD Receivables LLC, Agent for KAY OUTLET, PO Box 382656, Germantown, TN 38183
14067587	Email/PDF: resurgentbknotifications@resurgent.com	Sep 18 2023 23:52:52	LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14037994 +	Email/Text: bankruptcydpt@mcmcg.com	Sep 18 2023 23:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14038072	EDI: PRA.COM	Sep 19 2023 03:50:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14015726	EDI: PENNDEPTREV	Sep 19 2023 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14015726	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 18 2023 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14010429 +	Email/Text: bankruptcy1@pffcu.org	Sep 18 2023 23:50:00	Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
14016311	EDI: Q3G.COM	Sep 19 2023 03:50:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

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Date Rcvd: Sep 18, 2023 Form ID: 3180W Total Noticed: 14

14105342

+ Email/Text: bankruptcyteam@quickenloans.com

Sep 18 2023 23:50:00

Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2023 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

 $on\ behalf\ of\ Creditor\ Quicken\ Loans\ Inc.\ bnicholas@kmllawgroup.com\ bkgroup@kmllawgroup.com$

BRIAN CRAIG NICHOLAS

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com,

bkgroup@kmllawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmllawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com

MEGAN N. HARPER

 $on \ behalf \ of \ Creditor \ City \ of \ Philadelphia \ megan.harper@phila.gov \ Edelyne.Jean-Baptiste@Phila.gov$

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmllawgroup.com

PAUL H. YOUNG

on behalf of Joint Debtor Yvonne Bullock-Lee support@ymalaw.com

ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com, pyoungpr83562@notify.bestcase.com, pyoungpr8362@notify.bestcase.com, pyoungpr8362@

lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Debtor Hampton Lee support@ymalaw.com

ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com, proposed and the compact of the compact o

,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

POLLY A. LANGDON

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

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ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 17-17554-amc

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hampton Lee Yvonne Bullock-Lee

9/18/23 By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.